

HYPERION BANK

	CPP Disbursement Date 02/06/2009	Cert 58371	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$89	\$88	-0.7%		
Loans	\$75	\$75	0.5%		
Construction & development	\$18	\$15	-14.0%		
Closed-end 1-4 family residential	\$18	\$22	21.7%		
Home equity	\$3	\$3	18.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-85.5%		
Commercial & Industrial	\$12	\$11	-9.1%		
Commercial real estate	\$17	\$17	-4.8%		
Unused commitments	\$10	\$7	-33.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-50.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$8	70.6%		
Cash & balances due	\$3	\$1	-71.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$82	\$81	-0.2%		
Deposits	\$73	\$76	4.0%		
Total other borrowings	\$8	\$5	-37.5%		
FHLB advances	\$8	\$5	-37.5%		
Equity					
Equity capital at quarter end	\$7	\$7	-6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	7.9%	--		
Tier 1 risk based capital ratio	10.1%	9.8%	--		
Total risk based capital ratio	11.4%	11.1%	--		
Return on equity ¹	-28.3%	-22.3%	--		
Return on assets ¹	-2.5%	-1.8%	--		
Net interest margin ¹	4.0%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	27.7%	26.4%	--		
Loss provision to net charge-offs (qtr)	0.0%	72.2%	--		
Net charge-offs to average loans and leases ¹	0.0%	3.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.6%	10.8%	0.0%	0.7%	--
Closed-end 1-4 family residential	10.5%	5.5%	0.0%	1.6%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	2.5%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	5.7%	5.3%	0.0%	0.9%	--
Total loans	6.9%	5.0%	0.0%	0.8%	--